

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 14-33552-KRH
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robert E. Green
2155 Hunters Mill Road
Powhatan, VA 23139

Patricia L. Green
2155 Hunters Mill Road
Powhatan, VA 23139

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-6408

Joint Debtor: xxx-xx-3528

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

Joint Debtor: NA

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

Robert E. Green and Patricia L. Green are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: June 23, 2015

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Eastern District of Virginia

In re:
 Robert E. Green
 Patricia L. Green
 Debtors

Case No. 14-33552-KRH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: baumgartn
Form ID: B18Page 1 of 2
Total Noticed: 26

Date Rcvd: Jun 23, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2015.

db/jdb +Robert E. Green, Patricia L. Green, 2155 Hunters Mill Road, Powhatan, VA 23139-5947
 12439018 +Advfinsrvinc, 10 S. Cole Rd., Boise, ID 83709-0930
 12439020 +Boise, 10 S. Cole Rd., Boise, ID 83709-0930
 12439021 +Bon Secours Health System, P.O. Box 11302, Richmond, VA 23230-1302
 12439022 +Cac Financial Corp, 2601 Nw Expwy, Oklahoma City, OK 73112-7236
 12439025 +Cmre Financial Svcs In, 3075 E Imperial Hwy Ste, Brea, CA 92821-6753
 12439027 +Dp Of Educ, 2505 S Finley Rd, Lombard, IL 60148-4867
 12439030 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
 (address filed with court: Focus Recry, 9701 Metropolitan Suite B, Richmond, VA 23236-0000)
 12439029 Firstpoint Coll Reso, Roanoke, VA 24018-0000
 12439033 +Gmac Mortgage, 3451 Hammond Ave, Waterloo, IA 50702-5300
 12439034 Horizon Fin, 00000-0000
 12439038 +Pinnacle Credit Servic, 7900 Highway 7 # 100, Saint Louis Park, MN 55426-4045
 12439040 +Progressive Mgmt Syste, 1521 W Cameron Ave Fl 1, West Covina, CA 91790-2738
 12439041 +Saint Frances Hospital, P.O. Box 2589, Columbus, OH 43216-2589
 12439043 +Spicer Automotive, 10099 Whitesel Road, Ashland, VA 23005-3427
 12439017 +Winslow & McCurry, PLLC, Christopher M. Winslow, 1324 Sycamore Square, Midlothian, VA 23113-4668

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLLTAVENNER.COM Jun 24 2015 02:08:00 Lynn L. Tavenner,
 20 North Eighth Street, Second Floor, Richmond, VA 23219-3302
 12439023 +EDI: STFC.COM Jun 24 2015 02:08:00 Cach, Llc, 4340 S Monaco St Unit 2,
 Denver, CO 80237-3408
 12439024 +EDI: CAPIO.COM Jun 24 2015 02:08:00 Capio Partners Llc, 2222 Texoma Pkwy Ste 150,
 Sherman, TX 75090-2481
 12439026 +E-mail/Text: mhumphrey@creditadjustmentboard.com Jun 24 2015 02:22:31 Credit Adjustment Bo,
 306 East Grace Street, Richmond, VA 23219-1795
 12439032 EDI: RMSC.COM Jun 24 2015 02:08:00 Gecrb/Jcp, Po Box 984100, El Paso, TX 79998-0000
 12439035 +EDI: IIC9.COM Jun 24 2015 02:08:00 I C System Inc, Po Box 64378,
 Saint Paul, MN 55164-0378
 12439036 +E-mail/Text: bankruptcydepartment@ncogroup.com Jun 24 2015 02:21:51 Nco Fin/38,
 2360 Campbell Crk Ste 50, Richardson, TX 75082-4452
 12439037 +E-mail/Text: bankruptcy@onlineis.com Jun 24 2015 02:22:17 Online Collections, Po Box 1489,
 Winterville, NC 28590-1489
 12439039 +EDI: PRA.COM Jun 24 2015 02:08:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4962
 12439042 +EDI: DRIV.COM Jun 24 2015 02:08:00 Santander Consumer Usa, Po Box 961245,
 Ft Worth, TX 76161-0244

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12439028 EAWilliams Property Management
 12439031* ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
 (address filed with court: Focused Recovery Solut, 9701 Metropolitan Ct Ste,
 North Chesterfield, VA 23236-0000)
 12439019 #Bcc Financial Manage, 3230 W Commercial Blvd Ste 200, Fort Lauderdale, FL 33309-3400
 TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2015

Signature: /s/Joseph Speetjens

District/off: 0422-7

User: baumgartn
Form ID: B18

Page 2 of 2
Total Noticed: 26

Date Rcvd: Jun 23, 2015

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2015 at the address(es) listed below:

Christopher Mark Winslow on behalf of Joint Debtor Patricia L. Green chris@chriswinslow.com, winslowparalegal@gmail.com
Christopher Mark Winslow on behalf of Debtor Robert E. Green chris@chriswinslow.com, winslowparalegal@gmail.com
Lynn L. Tavenner ltavenner@tb-lawfirm.com, sleadbeater@tb-lawfirm.com;amorris@tb-lawfirm.com;ltavenner@ecf.epiqsystems.com

TOTAL: 3